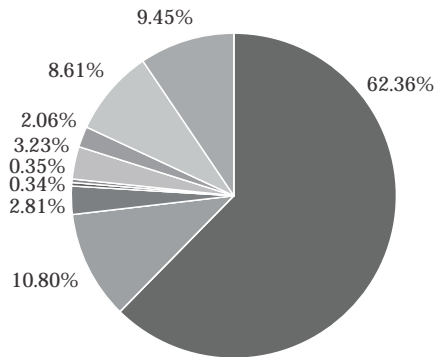


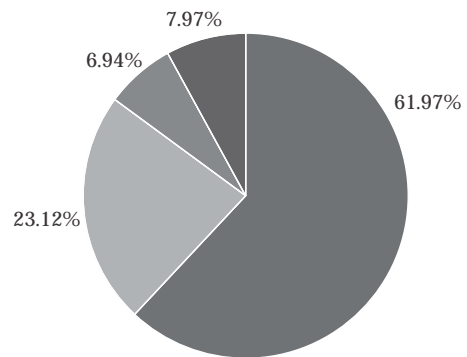


EXPENDITURE



Interest on Deposit & Borrowings	62.36%
Salary & Allowances	10.80%
Rent, Taxes, Insurance & Electricity	2.81%
Repair & Maintenance	0.34%
Printing, Stationery & Advertising	0.35%
Other Expenditure	3.23%
Depreciation / Amortisation on Assets	2.06%
Provisions	8.61%
Net Profit	9.45%

INCOME



Interest earned on Loans & Advances	61.97%
Interest earned on Investments	23.12%
Commission, Exchange, Brokerage & Miscellaneous Receipts	6.94%
Profit on Sale of Securities	7.97%

DEPOSITS

